

Information to identify the case:

Debtor 1	<u>Paige L. Blackburn</u>	Social Security number or ITIN	xxx-xx-2162
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22226-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paige L. Blackburn

11/18/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paige L. Blackburn
Debtor(s)

Case No. 20-22226-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 18, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db	#+ Paige L. Blackburn, 515 Blind Lane, Belle Vernon, PA 15012-1205
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15270513	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15270515	Community Bank, Rj Sommers Operations Center, Waynesburg, PA 15370
15270519	+ KML Law Group, 701 Market St.- Suite 5000, Philadelphia, PA 19106-1541
15270522	+ Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15270525	+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15270528	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
15270532	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15270531	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15270530	Peoples Gas, 375 North Shore Drive, Attn: Dawn Linder, Homestead, PA 15120
15270535	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15270541	+ Travellers Insurance, 112 Washington Place #9D, Pittsburgh, PA 15219-3409

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2020 02:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Nov 19 2020 05:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15270510	EDI: RMSC.COM	Nov 19 2020 05:33:00	Amazon/Synco, PO Box 960013, Orlando, FL 32896-0013
15270511	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Ashley Homestore, c/o Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15270516	Email/Text: sylvainich@communitybank.tv	Nov 19 2020 02:46:00	Community Bank, Po Box 357, Carmichaels, PA 15320
15270512	EDI: CAPITALONE.COM	Nov 19 2020 05:33:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15270514	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 19 2020 02:46:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15270518	+ EDI: CCS.COM		

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		Nov 19 2020 05:33:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
15270517	+ EDI: CCS.COM	Nov 19 2020 05:33:00	Credit Collection Services, Po Box 607, Norwood, MA 02062-0607
15270521	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 19 2020 02:44:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15270520	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 19 2020 02:44:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15270529	EDI: RMSC.COM	Nov 19 2020 05:33:00	Old Navy, P.O. Box 103090, Roswell, GA 30076
15270532	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 02:44:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15270531	Email/Text: Bankruptcy.Notices@pnc.com	Nov 19 2020 02:44:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15270533	EDI: PRA.COM	Nov 19 2020 05:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15270534	EDI: PRA.COM	Nov 19 2020 05:33:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15270536	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 19 2020 02:59:00	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15271103	+ EDI: RMSC.COM	Nov 19 2020 05:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15270537	+ EDI: WTRRN BANK.COM	Nov 19 2020 05:33:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15270538	+ EDI: WTRRN BANK.COM	Nov 19 2020 05:33:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15270540	+ Email/Text: bankruptcydepartment@tsico.com	Nov 19 2020 02:47:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15270539	+ Email/Text: bankruptcydepartment@tsico.com	Nov 19 2020 02:47:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15270542	+ EDI: ECMC.COM	Nov 19 2020 05:33:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15270545	+ EDI: ECMC.COM	Nov 19 2020 05:33:00	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
15270548	+ EDI: WFNNB.COM	Nov 19 2020 05:33:00	Victorias Secret, P.O. Box 659728, San Antonio, TX 78265-9728
15270549	EDI: RMSC.COM	Nov 19 2020 05:33:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927
15270550	EDI: WFNNB.COM	Nov 19 2020 05:33:00	Wayfair, PO Box 659450, San Antonio, TX 78265-9450

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
15270523	*+	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15270524	*+	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15270526	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15270527	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15270543	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
15270544	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609

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15270546 *+ U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
 15270547 *+ U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Paige L. Blackburn julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 5